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4 of the Most Exclusive Credit Cards in the World -- and Their Rumored Benefits

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Most [credit cards](#) aren't that difficult to get. You may need good credit and enough income to meet the card issuer's requirements, but neither is an insurmountable obstacle.

Some credit cards, however, are only available to a select few. You can't fill out applications for these cards online, and sometimes even millions of dollars in assets won't be enough to qualify.

If you've ever wanted to take a peek at the most exclusive credit cards in the world, here are four that are almost impossible to get.

1. Dubai First Royale Card

Of all the exclusive credit cards, the Dubai First Royale Card might be the most selective. Dubai First scouts potential clients and invites them

to become cardholders. Most are members of the Dubai or Saudi royal families or have a very high net worth. In 2011, Dubai First's senior vice president said that there were just a few hundred cardholders worldwide.

Clients will have both a dedicated relationship manager for financial discussions and 24-hour access to Royale Lifestyle Management, a service designed to meet any imaginable request. For example, Dubai First has arranged for clients to test drive the latest supercars and has also gotten them private boxes to watch popular sporting events.

The card's design includes gold edges and a white diamond in the center. In case you were wondering, the gold and the diamond are both real. There's no credit limit or purchase restrictions, and Dubai First says that all transactions have to go through. After all, it'd be embarrassing to have your gold-crusted credit card declined.

2. Stratus Rewards™ Visa White Card

The Stratus Rewards™ Visa White Card is only available by nomination from an existing cardholder or through a recommendation from one of the premium partners of Stratus Rewards™, such as Elite Traveler or Vivre. Like any good ultra-exclusive credit card, the Stratus Rewards™ Visa White Card provides a personal concierge service to assist with whatever clients may need.

Clients are entitled to special benefits with the premium partners of Stratus Rewards™, and it's said that one such benefit has been VIP access at the Monaco Grand Prix.

This card also earns points that can be redeemed toward airfare. That may not sound very impressive, considering lots of [travel rewards cards](#) have that feature. The difference is that this card lets you redeem your points toward airfare on private jets.

3. Sberbank Visa Infinite Gold Card

Most of the time, the term "gold card" refers solely to a credit card's color. Not so with the Sberbank Visa Infinite Gold Card, which is rumored to be made of pure gold and available only to Sberbank's top clients. It also has 26 diamonds and mother of pearl for good measure.

That's one costly card, but it's not Sberbank footing the bill. The cost to get the card is \$100,000, with \$65,000 going towards making the card, and the other \$35,000 being credited to the client's account.

Replacement cards probably aren't free either, but on the bright side, this card doesn't charge late fees.

One unique benefit the Sberbank Visa Infinite Gold Card reportedly provides is a \$250,000 life and health insurance policy for every cardholder. Golfing clients will also have access to some of the top golf courses in the world. And the card offers an expedited immigration process at hundreds of international airports.

4. Coutts Silk Card

Available as both a credit card and a charge card, the British royal family is known to use the Coutts Silk Card. To be considered, you must already be a client of Coutts, and the bank has strict entry requirements. It's rumored that you need to be ready to deposit at least 1 million pounds to open an account. Unlike most exclusive cards, the Coutts Silk Card doesn't charge an annual fee.

The exclusive concierge service available through this card is designed to meet the needs of extremely wealthy clients, whether that's chartering a yacht or setting up red carpet access at an event. Cardholders can also expect complimentary hotel upgrades and gifts from Coutts if they spend enough.

The Coutts Silk Card offers airport lounge access through the LoungeKey™ program. Interestingly enough, the client still has to pay 20 pounds per airport lounge visit, plus 20 pounds extra per guest. The additional cost means that this card's airport lounge access pales in

comparison to that of several [cards with lounge access](#) available to any consumer with a run-of-the-mill travel card.

A different world of benefits

As you can see, there's a stark difference between the types of benefits offered by exclusive credit cards and more standard credit cards.

Most cards have features intended to help people save money because that's what the typical consumer looks for. But since the most exclusive credit cards cater to the wealthiest people on the planet, those kinds of benefits aren't necessary. What those clients need are credit cards that make their lives easier and get them access to luxurious experiences and events.

It's not that these ultra-exclusive cards are "better" per se, they just provide a different set of perks that are more catered to a specific clientele.

MORE EXCLUSIVE CREDIT CARDS: Want to learn more about exclusive credit cards? See The Ascent's guide to the [most exclusive credit cards](#).

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